

COMMUNITY FIRST BANCSHARES, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 1140659	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,402	\$1,477	5.3%		
Loans	\$1,022	\$1,000	-2.2%		
Construction & development	\$73	\$40	-44.6%		
Closed-end 1-4 family residential	\$231	\$232	0.5%		
Home equity	\$45	\$45	0.7%		
Credit card	\$0	\$0			
Other consumer	\$123	\$115	-6.8%		
Commercial & Industrial	\$105	\$109	3.7%		
Commercial real estate	\$372	\$383	3.0%		
Unused commitments	\$148	\$124	-16.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$185	\$293	57.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$89	\$83	-6.8%		
Cash & balances due	\$29	\$26	-10.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$38	\$40	5.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$38	\$43	12.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,270	\$1,338	5.3%		
Deposits	\$1,187	\$1,279	7.7%		
Total other borrowings	\$75	\$51	-31.3%		
FHLB advances	\$54	\$41	-25.1%		
Equity					
Equity capital at quarter end	\$132	\$139	5.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$39	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.0%	--		
Tier 1 risk based capital ratio	12.0%	12.9%	--		
Total risk based capital ratio	13.3%	14.2%	--		
Return on equity ¹	-10.1%	6.1%	--		
Return on assets ¹	-0.9%	0.6%	--		
Net interest margin ¹	4.0%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	84.0%	150.9%	--		
Loss provision to net charge-offs (qtr)	219.5%	84.4%	--		
Net charge-offs to average loans and leases ¹	1.9%	1.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.8%	7.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.2%	2.2%	0.2%	0.3%	--
Home equity	0.3%	0.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.7%	0.7%	0.5%	--
Commercial & Industrial	2.0%	0.3%	1.6%	0.5%	--
Commercial real estate	1.0%	0.6%	0.6%	0.3%	--
Total loans	2.5%	1.2%	0.5%	0.3%	--